

169. The apparatus as defined in claim 164 wherein said order to pay is a bank draft.

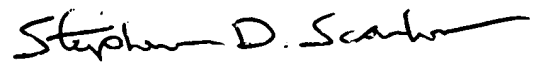
---

**REMARKS**

The claims are rewritten to define the invention more completely.

Applicant respectfully submits that the present Amendment places the application in condition for allowance, and allowance is requested.

Respectfully submitted,



---

Stephen D. Scanlon  
Registration No. 32,755  
Jones, Day, Reavis & Pogue  
North Point, 901 Lakeside Ave.  
Cleveland, Ohio 44114  
216/586-7023